

Information to identify the case:

Debtor 1 **Lori A Lorenzi**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5824**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-70608-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lori A Lorenzi

3/31/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lori A Lorenzi
Debtor

Case No. 20-70608-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin

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Date Rcvd: Mar 31, 2021

Form ID: 318

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2021:

Recip ID	Recipient Name and Address
db	+ Lori A Lorenzi, 718 Penrod St, Johnstown, PA 15902-3330
cr	+ Nations Lending Corporation, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
15324531	+ Apotheker Scian PC, 520 Fellowship Road, PO Box 5496, Mount Laurel, NJ 08054-5496
15318315	+ Johnstown Credit Burea, 227 Franklin St, Johnstown, PA 15901-1916
15318319	+ Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15318322	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit, 7676 Hazard Center Dr, San Diego, CA 92108
15318324	+ United Rev, Po Box 1184, Langhorne, PA 19047-6184
15318325	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
15324558	+ Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Apr 01 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 01 2021 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 01 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 01 2021 05:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 01 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15318304	+ EDI: AMEREXPR.COM	Apr 01 2021 03:18:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15324532	+ EDI: CAPITALONE.COM	Apr 01 2021 03:18:00	Cabelas, 1 Cabela Drive, Sidney, NE 69160-0001
15318305	+ Email/Text: bankruptcy@cavps.com	Apr 01 2021 05:30:00	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15318306	+ EDI: WFNNB.COM	Apr 01 2021 03:18:00	Cb/vicsert, Po Box 182789, Columbus, OH 43218-2789
15324535	+ EDI: WFNNB.COM	Apr 01 2021 03:18:00	Comenity Bank, P.O. Box 659728, San Antonio, TX 78265-9728
15318307	+ EDI: WFNNB.COM	Apr 01 2021 03:18:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789

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15318308	+ EDI: WFNNB.COM	Apr 01 2021 03:18:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15318309	+ EDI: WFNNB.COM	Apr 01 2021 03:18:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15318310	+ EDI: WFNNB.COM	Apr 01 2021 03:18:00	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
15318318	EDI: CITICORP.COM	Apr 01 2021 03:18:00	Macy's/dsnb, Po Box 8218, Mason, OH 45040
15318311	+ EDI: DISCOVER.COM	Apr 01 2021 03:08:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15318312	+ Email/Text: bknnotice@ercbpo.com	Apr 01 2021 05:29:00	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15318313	+ Email/Text: bankruptcynotice@fcbanking.com	Apr 01 2021 05:28:00	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
15324543	+ Email/Text: bankruptcynotice@fcbanking.com	Apr 01 2021 05:28:00	First commonwealth bank, 600 Philadelphia Street, Indiana, PA 15701-3904
15318314	+ EDI: IIC9.COM	Apr 01 2021 03:18:00	I.C. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15318316	+ Email/Text: PBNCNotifications@perituservices.com	Apr 01 2021 05:28:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15318317	+ EDI: LENDNGCLUB	Apr 01 2021 03:08:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
15318320	+ EDI: AGFINANCE.COM	Apr 01 2021 03:08:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15318321	+ EDI: PRA.COM	Apr 01 2021 03:18:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15324552	EDI: AISSPRINT	Apr 01 2021 03:08:00	Sprint, PO Box 7949, Overland Park, KS 66207
15324553	+ EDI: RMSC.COM	Apr 01 2021 03:08:00	SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
15318347	+ EDI: RMSC.COM	Apr 01 2021 03:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15318323	+ Email/Text: bankruptcydepartment@tsico.com	Apr 01 2021 05:30:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DLJ Mortgage Capital, Inc.
15324530	*+	Amex, P.O. Box 981537, El Paso, TX 79998-1537
15324533	*+	Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2322
15324534	*+	Cb/vicscrt, Po Box 182789, Columbus, OH 43218-2789
15324536	*+	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
15324537	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15324538	*+	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15324539	*+	Comenitycb/zales, Po Box 182120, Columbus, OH 43218-2120
15324548	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2222, address filed with court;, Macys/dsnb, Po Box 8218, Mason, OH 45040
15324540	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15324541	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
15324542	*+	First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802

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15324544	*+	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
15324545	*+	Johnstown Credit Burea, 227 Franklin St, Johnstown, PA 15901-1916
15324546	*+	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
15324547	*+	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
15324549	*+	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15324550	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15324551	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15324554	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit, 7676 Hazard Center Dr, San Diego, CA 92108
15324555	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15324556	*+	United Rev, Po Box 1184, Langhorne, PA 19047-6184
15324557	*	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmllawgroup.com
Daniel Philip Jones	on behalf of Creditor Nations Lending Corporation djones@sterneisenberg.com bkecf@sterneisenberg.com
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Lawrence W. Willis	on behalf of Debtor Lori A Lorenzi ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5